

Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	09/991,497
				Filing Date	November 15, 2001
				First Named Inventor	Allen-Rouman, Terry
				Art Unit	3695
				Examiner Name	Siegfried E. Chencinski
Sheet	1	of	2	Attorney Docket Number	020375-002720US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	A1	US-2001-0039535	Nov-2001	Tsiounis et al.	
	A2	US-2002-0087465 A1	Jul-2002	Ganesan et al.	
	A3	US-2002-0169712 A1	Nov-2002	Ginzboorg et al.	
	A4	US-4,678,895	7-7-1987	Tateisi et al.	
	A5	US-5,383,113 A	Jan-1995	Kight et al.	
	A6	US-5,453,601 A	Sep-1995	Rosen	
	A7	US-5,649,116 A	Jul-1997	McCoy et al.	
	A8	US-5,799,072 A	Aug-1998	Vulcan et al.	
	A9	US-5,944,825	Aug-1999	O'Leary et al.	
	A10	US-6,026,440	Feb-2000	Shrader et al.	
	A11	US-6,393,412 B1	May-2002	Deep	
	A12	US-6,607,113	Aug-2003	Cilia et al.	
	A13	US-7,366,695 B1	4-29-2008	Allen-Rouman et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
								<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1	Corporate EFT Report, "New Treasury Innovations Brought to Virginia County," Dec. 22, 1999, vol. 19, Iss. 25, p. 1, (aka Corporate EFT Report).	<input type="checkbox"/>

Examiner Signature		Date Considered	
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* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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	C2	MARKOWITZ, Michael, Mahwah, N.J., "Telecommunications Firm Uses Electronic Payment System," Record, Hackensack, N.J., July 9, 1999 (aka record).	
	C3	Telecheck, Verification Services, Internet, http://telecheck.com , February 7, 2000.	

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